THE JOURNAL OF

Commercial Lending

Subject/Author Index

September 1994–August 1995

SUBJECT INDEX
September 1994 through August 1995

ACCOUNTING

Accounting Actions... Real Estate Lenders React to Potential Effects of SFAS No. 114
Dale Anne Reiss ..... Sept. 1994
Accounting Actions... The Effects of SFAS No. 106 on Credit Analysis
Robert G. Kilpatrick and Nancy L. Wilburn ..... Jan. 1995
Using Information from the Statement of Cash Flows to Predict Insolvency
Terry Ward ..... Mar. 1995
Accounting Actions... Accounting by Creditors for Impaired Loans
Tommy Moores and Paul Munter ..... Apr. 1995
Research Report... How Auditors' Reporting Choices Influence Loan Officers' Decisions
Asokan Anandarajan and Henry R. Jaenicke ..... May 1995

AGRICULTURE

Ag Lending... How One Bank Obtains CPA-Prepared Statements from Ag Borrowers
Pamela L. Sturm ..... Oct. 1994

APPAREL

Lending to the Apparel Industry
J. Timothy Martin and Charles Slaybaugh ..... Nov. 1994
Lending to Bridal Shops
LaJuan Messer and Dev Strischek ..... Feb. 1995

BANK MANAGEMENT

How to Control Legal Costs
Chauncey M. DePree and Rebecca K. Jude ..... Sept. 1994
Management Strategies... Ensuring a Role for Banks in Tomorrow's Payments System
Edward E. Furash ..... Oct. 1994

BANKING INDUSTRY OUTLOOK

Research Report... Why Lending Crises Occur So Frequently
Bruce G. Stevenson and Michael W. Fadil ..... Nov. 1994

New Horizons for the Basic Business of Banking
Alan Greenspan ..... Dec. 1994
Management Strategies... Banks Are Obsolete—And Who Cares?
Edward E. Furash ..... Mar. 1995
Management Strategies... Here We Go Again?
Edward E. Furash ..... Apr. 1995
Why the Future of the Banking Industry Is Like a Three-Ring Circus and How One Bank Is Responding
Frank Gentry ..... July 1995

BANKING INDUSTRY—REGULATION

Congress on the Move: The Securitization of Small Business Loans and Other Aspects of the New Banking Legislation
Dianne Miller ..... Sept. 1994
Management Strategies... Backdoor Credit Allocation
Edward E. Furash ..... Nov. 1994
Opportunities for Lenders: How the New Banking Legislation Will Affect Commercial Real Estate Lending
Alisa J. Freundlich ..... Nov. 1994
Fair Lending Issues and Concerns
William E. Stansifer ..... Jan. 1995

BANKING INDUSTRY TECHNOLOGY

Management Strategies... Ensuring a Role for Banks in Tomorrow's Payments System
Edward E. Furash ..... Oct. 1994
Management Strategies... The Information Advantage
Edward E. Furash ..... Dec. 1994

BANKRUPTCY

A Case Study for Successful Bankruptcy Financing
Kathleen Z. Lepak ..... Oct. 1994
*Legislative Update...*The Effect of the Bankruptcy Reform Act of 1994 on Commercial Lenders
Bonnie Kay Donahue and W. David Edwards ..... Jan. 1995

CAPITAL MARKETS

A Primer on Netting
Garrett R. Glass ..... Oct. 1994

CASH FLOW ANALYSIS

Using Information from the Statement of Cash Flows to Predict Insolvency
Terry Ward ..... Mar. 1995
Cash Flow Projections for Contractors Revisited
Dev Strischek ..... June 1995

COLLATERAL

Issues in Lending... How to Take a Security Interest in Copyrights, Trademarks, and Patents
Mark G. Lake and Helene Godin ..... Mar. 1995
Issues in Lending... The 45-Day Rule: A Primer for Avoiding Contests over Collateral
Douglas H. Frazer ..... June 1995

COMMUNITY REINVESTMENT ACT (CRA)

Issues in Lending... CRA: Where Do We Go from Here?
Roger G. Fross and Colleen M. Hennessy ..... Feb. 1995

CONDOMINIUM ASSOCIATIONS

Lending to Condo Associations
Mark Avallone ..... Mar. 1995

CONSTRUCTION LENDING

Tips on Servicing Construction Loans
Alfred Wilner and Steven R. Corbett ..... Oct. 1994
Cash Flow Projections for Contractors Revisited
Dev Strischek ..... June 1995

CREDIT ANALYSIS

Spilled Milk... The Fat Man of the Opera
Dev Strischek ..... Oct. 1994
Matching Borrowing Needs and Repayment Sources
Roger A. Pillsbury and Ceil M. Pillsbury ..... Mar. 1995
Using Loan Portfolio Information in the Credit Process
Michael C. Houle ..... June 1995

CREDIT CULTURE

Teamwork and the Production-Policy Partnership
Dev Strischek ..... Jan. 1995

CREDIT INFORMATION EXCHANGE

Automated Credit Reporting: An Idea Whose Time Has Come
Pamela Peters ..... Aug. 1995

CREDIT-SCORING

Corporate Credit-Scoring Models: Approaches and Tests for Successful Implementation
Edward I. Altman and Robert Haldeman ..... May 1995
How the RMA/Fair, Isaac Credit-Scoring Model Was Built
Latimer Asch ..... June 1995

DAY-CARE CENTERS

Lending to Child-Care Centers
Lisa Love and Dev Strischek ..... May 1995

DERIVATIVES

Sources of Information on... Derivatives ..... Sept. 1994
Management Issues... Managing the Credit Risk of Capital Market Products
David Hart ..... Feb. 1995
Managing the Credit Risk of Interest Rate Swaps
Frank E. Meigs ..... Apr. 1995
Exchange Rate Risk Management Using Cross-Currency Swaps and Swaptions
D. K. Malhotra and John S. Evans ..... July 1995
*Statistical Snapshot...*New Data on Derivatives ..... Aug. 1995

ENERGY

Spilled Milk... How Fossil Fuels Failed Filling Fixed-Price Contracts ..... Apr. 1995

ENVIRONMENTAL ISSUES

Statistical Snapshot... Environmental Risk Policies at Financial Institutions
Mark. J. Bennett ..... Oct. 1994
Issues in Lending... The Effect of Environmental Costs on Financial Statements
J. Stephen Shi and Susan H. Cooper ..... Nov. 1994
Issues in Lending... 10 Rules for Developing an Environmental Risk Program
Denise K. Chamberlain ..... Jan. 1995

Making Loans to Borrowers with Moderately Contaminated Real Estate
Brian B. Feeney ..... Feb. 1995
Lending Abroad: The Role of Voluntary International Environmental Management Standards
Douglas A. Henderson ..... July 1995

FAIR LENDING

Fair Lending Issues and Concerns
William E. Stansifer ..... Jan. 1995

FINANCE COMPANIES

Analysis of Finance Company Ratios in 1993
Mark C. Kramer and Raymond M. Neihengen ..... Sept. 1994

FINANCIAL PROJECTIONS

The Art of Making Financial Statement Projections: A Six-Step Visual Model
Richard A. Hamm ..... Apr. 1995

FINANCIAL STATEMENT ANALYSIS

Research Report... How Auditors' Reporting Choices Influence Loan Officers' Decisions
Asokan Anandarajan and Henry R. Jaenicke ..... May 1995
Reconciling Individual Net Worth of Borrowers and Guarantors
Robert M. Haynie and Gerald A. Erickson ..... July 1995

FRAUD

*Spilled Milk...*The Dubious Disappearance of Don Doughnut ..... Sept. 1994

HEALTH CARE

Lending to Nursing Homes
Sarah J. Sumner ..... Dec. 1994

INCOME TAXES

Issues in Lending... The Effect of Environmental Costs on Financial Statements
J. Stephen Shi and Susan H. Cooper ..... Nov. 1994
Management Strategies... Dying Broke?
Edward E. Furash ..... July 1995

INTERNATIONAL ISSUES

Exporting U.S. Credit Principles to Russia
Cameron Slack ..... Feb. 1995
Lending Abroad: The Role of Voluntary International Environmental Management Standards
Douglas A. Henderson ..... July 1995
Global Perspectives...The International Competitiveness of U.S. Banks
John R. Shuman ..... Aug. 1995

ISSUES IN LENDING

The Effect of Environmental Costs on Financial Statements
J. Stephen Shi and Susan H. Cooper ..... Nov. 1994
10 Rules for Developing an Environmental Risk Program
Denise K. Chamberlain ..... Jan. 1995
CRA: Where Do We Go From Here?
Roger G. Fross and Colleen M. Hennessy ..... Feb. 1995
How to Take a Security Interest in Copyrights, Trademarks, and Patents
Mark G. Lake and Helene Godin ..... Mar. 1995
The 45-Day Rule: A Primer for Avoiding Contests over Collateral
Douglas H. Frazer ..... June 1995

LEGAL COSTS

How to Control Legal Costs
Chauncey M. DePree and Rebecca K. Jude ..... Sept. 1994

LENDER LIABILITY

Making Loans to Borrowers with Moderately Contaminated Real Estate
Brian B. Feeney ..... Feb. 1995
Spilled Milk... The Case of the Feckless Photographer and the Tenacious Tenant ..... Feb. 1995

LENDING TO PARTICULAR INDUSTRIES

Lending to the Apparel Industry
J. Timothy Martin and Charles Slaybaugh ..... Nov. 1994
Lending to Nursing Homes
Sarah J. Sumner ..... Dec. 1994
Lending to Bridal Shops
LaJuan Messer and Dev Strischek ..... Feb. 1995

Lending to Condo Associations
Mark Avallone ..... Mar. 1995
Lending to Child-Care Centers
Lisa Love and Dev Strischek ..... May 1995
Lending to Shipowners
George Wood ..... Aug. 1995

LOAN DEPARTMENT MANAGEMENT

How to Use a Customer-Focused Quality Program to Improve the Loan Approval Process
Peter Goerner ..... Apr. 1995

LOAN LOSSES

Research Report... Capital Flows and Loan Losses in Commercial Banking
Bruce G. Stevenson ..... Sept. 1994
How to Make Migration Analysis Work for You
John W. Gleason ..... Nov. 1994
Measuring Loss on Defaulted Bank Loans: A 24-Year Study
Elliot Asarnow and David Edwards ..... Mar. 1995

LOAN OFFICERS

*Management Strategies...*Becoming Tomorrow's CEO
Edward E. Furash ..... Jan. 1995
*Statistical Snapshot...*Best Practices in Commercial Lending
Larry Gorrell ..... Feb. 1995
Five Steps to Successful Public Speaking
Robert S. Cole ..... Apr. 1995

LOAN PORTFOLIO MANAGEMENT

*Research Report...*Why Lending Crises Occur So Frequently
Bruce G. Stevenson and Michael W. Fadil ..... Nov. 1994
Loan-Size Limits: A Simple Model
Philip Bromiley and William E. Stansifer ..... Dec. 1994
*Community Bank Focus...*Using Loan Portfolio Information in the Credit Process
Michael C. Houle ..... June 1995

MANAGEMENT STRATEGIES

Think Risk
Edward E. Furash ..... Sept. 1994
Ensuring a Role for Banks in Tomorrow's Payments System
Edward E. Furash ..... Oct. 1994

Backdoor Credit Allocation
Edward E. Furash ..... Nov. 1994
The Information Advantage
Edward E. Furash ..... Dec. 1994
Becoming Tomorrow's CEO
Edward E. Furash ..... Jan. 1995
The Small Business Bandwagon
Edward E. Furash ..... Feb. 1995
Banks Are Obsolete—And Who Cares?
Edward E. Furash ..... Mar. 1995
Here We Go Again?
Edward E. Furash ..... Apr. 1995
Finding Emerging Loan Opportunities
Edward E. Furash ..... May 1995
Distribution Differentiates
Edward E. Furash ..... June 1995
Dying Broke?
Edward E. Furash ..... July 1995
The Bill Gates Bank & Trust?
Edward E. Furash ..... Aug. 1995

MIGRATION ANALYSIS

How to Make Migration Analysis Work for You
John W. Gleason ..... Nov. 1994

PRIVATE BANKING

Consumer Regulatory Compliance Issues, Part 1
David F. Scranton ..... May 1995
Consumer Regulatory Compliance Issues, Part 2
David F. Scranton ..... June 1995
Reconciling Individual Net Worth of Borrowers and Guarantors
Robert M. Haynie and Gerald A. Erickson ..... July 1995

PROBLEM LOANS

Beta Mortgage Case Study, Part 1: A Good Lender Makes Mistakes
Jay L. Doty ..... Nov. 1994
Beta Mortgage Case Study, Part 2: Lessons Learned
Jay L. Doty ..... Dec. 1994
Spilled Milk... The Case of the Feckless Photographer and the Tenacious Tenant ..... Feb. 1995

Using Information from the Statement of Cash Flows to Predict Insolvency
Terry Ward ..... Mar. 1995
Spilled Milk... Exploring the Limits of a Limited Guaranty
Robert M. Wonneberger ..... July 1995

REAL ESTATE

Opportunities for Lenders: How the New Banking Legislation Will Affect Commercial Real Estate Lending
Alisa J. Freundlich ..... Nov. 1994
Beta Mortgage Case Study Part 1: A Good Lender Makes Mistakes
Jay L. Doty ..... Nov. 1994
Beta Mortgage Case Study Part 2: Lessons Learned
Jay L. Doty ..... Dec. 1994
Real Estate Appraisals: Recommendations to Reduce Risk
Peter Larr and Andrew Riebe ..... May 1995
How to Hire the Right Appraiser
Thomas Rodgers ..... June 1995

RESEARCH REPORT

Capital Flows and Loan Losses in Commercial Banking
Bruce G. Stevenson ..... Sept. 1994
Why Lending Crises Occur So Frequently
Bruce G. Stevenson and Michael W. Fadil ..... Nov. 1994
How Auditors' Reporting Choices Influence Loan Officers' Decisions
Asokan Anandarajan and Henry R. Jaenicke ..... May 1995

RIEGLE COMMUNITY DEVELOPMENT, CREDIT ENHANCEMENT AND REGULATORY IMPROVEMENT ACT OF 1994

Congress on the Move: The Securitization of Small Business Loans and Other Aspects of the New Banking Legislation
Dianne Miller ..... Sept. 1994
Opportunities for Lenders... How the New Banking Legislation Will Affect Commercial Real Estate Lending
Alisa J. Freundlich ..... Nov. 1994

RISK MANAGEMENT

Management Strategies... Think Risk
Edward E. Furash ..... Sept. 1994
A Credit Officer's Response to Revenue Pressures
Paul M. Dorfman ..... Oct. 1994

Statistical Snapshot...Environmental Risk Policies at Financial Institutions
Mark J. Bennett ..... Oct. 1994
Risk Management Comes of Age
Edward J. Williams ..... Jan. 1995
Management Issues... Managing the Credit Risk of Capital Market Products
David Hart ..... Feb. 1995
Management Strategies... Here We Go Again?
Edward E. Furash ..... Apr. 1995

SMALL BUSINESS LENDING

Congress on the Move: The Securitization of Small Business Loans and Other Aspects of the New Banking Legislation
Dianne Miller ..... Sept. 1994
Designing a Prescreening Scorecard for Small Business Customers
Vaughn C. Pearson ..... Dec. 1994
Management Strategies... The Small Business Bandwagon
Edward E. Furash ..... June 1995
Small Business Spotlight... Why Regional Banks Should Establish SBICs
Paul A. Mitchell ..... Mar. 1995

SPILLED MILK

The Dubious Disappearance of Don Doughnut ..... Sept. 1994
The Fat Man of the Opera
Dev Strischek ..... Oct. 1994
The Case of the Feckless Photographer and the Tenacious Tenant ..... Feb. 1995
How Fossil Fuels Failed Filling Fixed-Price Contracts ..... Apr. 1995
Exploring the Limits of a Limited Guaranty
Robert M. Wonneberger ..... July 1995
How Red Flags Inc. Earned Its Name
Steve Middelkamp ..... Aug. 1995

STATISTICAL SNAPSHOT

Environmental Risk Policies at Financial Institutions
Mark J. Bennett ..... Oct. 1994
Best Practices in Commercial Lending
Larry Gorrell ..... Feb. 1995
New Data on Derivatives ..... Aug. 1995

SWAPS, CURRENCY

Exchange Rate Risk Management Using Cross-Currency Swaps and Swaptions
D. K. Malhotra and John S. Evans ..... July 1995

SWAPS, INTEREST RATE

Managing the Credit Risk of Interest Rate Swaps
Frank E. Meigs ..... Apr. 1995

VENTURE CAPITAL

Small Business Spotlight...Why Regional Banks Should Establish SBICs
Paul A. Mitchell ..... Mar. 1995

AUTHOR INDEX

A

Altman, Edward I., and Haldeman, Robert, Corporate Credit-Scoring Models: Approaches and Tests for Successful Implementation, May 1995

Anandarajan, Asokan, and Jaenicke, Henry R., *Research Report...* How Auditors' Reporting Choices Influence Loan Officers' Decisions, May 1995

Asarnow, Elliot, and Edwards, David, Measuring Loss on Defaulted Bank Loans: A 24-Year Study, Mar. 1995

Asch, Latimer, How the RMA/ Fair, Isaac Credit-Scoring Model Was Built, June 1995

Avallone, Mark, Lending to Condo Associations, Mar. 1995

B

Bennett, Mark J., *Statistical Snapshot...* Environmental Risk Policies at Financial Institutions, Oct. 1994

Bromiley, Philip, and Stansifer, William E., Loan-Size Limits: A Simple Model, Dec. 1994

C

Chamberlain, Denise K., *Issues in Lending...* 10 Rules for Developing an Environmental Risk Program, Jan. 1995

Cole, Robert S., Five Steps to Successful Public Speaking, Apr. 1995

Cooper, Susan H., and Shi, J. Stephen, *Issues in Lending...* The Effect of Environmental Costs on Financial Statements, Nov. 1994

Corbett, Steven R., and Wilner, Alfred, Tips on Servicing Construction Loans, Oct. 1994

D

DePree, Chauncey M., and Jude, Rebecca K., How to Control Legal Costs, Sept. 1994

Donahue, Bonnie Kay, and Edwards, W. David, *Legislative Update...* The Effect of the Bankruptcy Reform Act of 1994 on Commercial Lenders, Jan. 1995

Dorfman, Paul M., A Credit Officer's Response to Revenue Pressures, Oct. 1994

Doty, Jay L., Beta Mortgage Case Study, Part 1: A Good Lender Makes Mistakes, Nov. 1994

Doty, Jay L., Beta Mortgage Case Study, Part 2: Lessons Learned, Dec. 1994.

E

Edwards, David, and Asarnow, Elliot, Measuring Loss on Defaulted Bank Loans: A 24-Year Study, Mar. 1995

Edwards, W. David, and Donahue, Bonnie Kay, *Legislative Update...* The Effect of the Bankruptcy Reform Act of 1994 on Commercial Lenders, Jan. 1995

Erickson, Gerald A., and Haynie, Robert M., Reconciling Individual Net Worth of Borrowers and Guarantors, July 1995

Evans, John S., and Malhotra, D. K., Exchange Rate Risk Management Using Cross-Currency Swaps and Swaptions, July 1995

F

Fadil, Michael W., and Stevenson, Bruce G., Research Report: Why Lending Crises Occur So Frequently, Nov. 1994

Feeney, Brian B., Making Loans to Borrowers with Moderately Contaminated Real Estate, Feb. 1995

Frazer, Douglas H., *Issues in Lending...* The 45-Day Rule: A Primer for Avoiding Contests over Collateral, June 1995

Freundlich, Alisa J., Opportunities for Lenders: How the New Banking Legislation Will Affect Commercial Real Estate Lending, Nov. 1994

Fross, Roger R., and Hennessy, Colleen M., *Issues in Lending...* CRA: Where Do We Go from Here?, Feb. 1995

Furash, Edward E., *Management Strategies...* Think Risk, Sept. 1994

Furash, Edward E., *Management Strategies...* Ensuring a Role for Banks in Tomorrow's Payments System, Oct. 1994

Furash, Edward E., *Management Strategies...* Backdoor Credit Allocation, Nov. 1994

Furash, Edward E., *Management Strategies...* The Information Advantage, Dec. 1994

Furash, Edward E., *Management Strategies...* Becoming Tomorrow's CEO, Jan. 1995

Furash, Edward E., *Management Strategies...* The Small Business Bandwagon, Feb. 1995

Furash, Edward E., *Management Strategies...* Banks Are Obsolete—And Who Cares?, Mar. 1995

Furash, Edward E., *Management Strategies...* Here We Go Again?, Apr. 1995

Furash, Edward E., *Management Strategies...* Finding Emerging Loan Opportunities, May 1995

Furash, Edward E., *Management Strategies...* Distribution Differentiates, June 1995

Furash, Edward E., *Management Strategies...* Dying Broke?, July 1995

Furash, Edward E., *Management Strategies...* The Bill Gates Bank & Trust?, Aug. 1995

G

Gentry, Frank, Why the Future of the Banking Industry Is Like a Three-Ring Circus and How One Bank Is Responding, July 1995

Glass, Garrett R., A Primer on Netting, Oct. 1994

Gleason, John W., How to Make Migration Analysis Work for You, Nov. 1994

Godin, Helene, and Lake, Mark G., *Issues in Lending...* How to Take a Security Interest in Copyrights, Trademarks, and Patents, Mar. 1995
Goerner, Peter, How to Use a Customer-Focused Quality Program to Improve the Loan Approval Process, Apr. 1995
Gorrell, Larry, *Statistical Snapshot...* Best Practices in Commercial Lending, Feb. 1995
Greenspan, Alan, New Horizons for the Basic Business of Banking, Dec. 1994

H

Haldeman, Robert, and Altman, Edward I., Corporate Credit-Scoring Models: Approaches and Tests for Successful Implementation, May 1995
Hamm, Richard A., The Art of Making Financial Statement Projections: A Six-Step Visual Model, Apr. 1995
Hart, David, *Management Issues...* Managing the Credit Risk of Capital Market Products, Feb. 1995
Haynie, Robert M., and Erickson, Gerald A., Reconciling Individual Net Worth of Borrowers and Guarantors, July 1995
Henderson, Douglas A., Lending Abroad: The Role of Voluntary International Environmental Management Standards, July 1995
Hennessy, Colleen M., and Fross, Roger R., *Issues in Lending...* CRA: Where Do We Go from Here?, Feb. 1995
Houle, Michael C., Using Loan Portfolio Information in the Credit Process, June 1995

J

Jaenicke, Henry R., and Anandarajan, Asokan, *Research Report...* How Auditors' Reporting Choices Influence Loan Officers' Decisions, May 1995
Jude, Rebecca K., and DePree, Chauncey M., How to Control Legal Costs, Sept. 1994

K

Kilpatrick, Robert G., and Wilburn, Nancy L., *Accounting Actions...* The Effects of SFAS No. 106 on Credit Analysis, Jan. 1995
Kramer, Mark C., and Neihengen, Raymond M., Analysis of Finance Company Ratios in 1993, Sept. 1994

L

Lake, Mark G., and Godin, Helene, *Issues in Lending...* How to Take a Security Interest in Copyrights, Trademarks, and Patents, Mar. 1995
Larr, Peter, and Riebe, Andrew, Real Estate Appraisals: Recommendations to Reduce Risk, May 1995

Lepak, Kathleen Z., A Case Study for Successful Bankruptcy Financing, Oct. 1994

Love, Lisa, and Strischek, Dev, Lending to Child-Care Centers, May 1995

M

Malhotra, D. K., and Evans, John S., Exchange Rate Risk Management Using Cross-Currency Swaps and Swaptions, July 1995

Martin, J. Timothy, and Slaybaugh, Charles, Lending to the Apparel Industry, Nov. 1994

Meigs, Frank E., Managing the Credit Risk of Interest Rate Swaps, Apr. 1995

Messer, LaJuan, and Strischek, Dev, Lending to Bridal Shops, Feb. 1995

Middelkamp, Steve, *Spilled Milk...*How Red Flags Inc. Earned Its Name, Aug. 1995

Miller, Dianne, Congress on the Move: The Securitization of Small Business Loans and Other Aspects of the New Banking Legislation, Sept. 1994

Mitchell, Paul A., *Small Business Spotlight...* Why Regional Banks Should Establish SBICs, Mar. 1995

Moores, Tommy, and Munter, Paul, *Accounting Actions...* Accounting by Creditors for Impaired Loans, Apr. 1995

Munter, Paul, and Moores, Tommy, *Accounting Actions...* Accounting by Creditors for Impaired Loans, Apr. 1995

N

Neihengen, Raymond M., and Kramer, Mark C., Analysis of Finance Company Ratios in 1993, Sept. 1994

P

Pearson, Vaughn C., Designing a Prescreening Scorecard for Small Business Customers, Dec. 1994

Peters, Pamela, Automatic Credit Reporting: An Idea Whose Time Has Come, Aug. 1995

Pillsbury, Ceil M., and Pillsbury, Roger A., Matching Borrowing Needs and Repayment Sources, Mar. 1995

Pillsbury, Roger A., and Pillsbury, Ceil M., Matching Borrowing Needs and Repayment Sources, Mar. 1995

R

Reiss, Dale Anne, *Accounting Actions...* Real Estate Lenders React to Potential Effects of SFAS No. 114, Sept. 1994

Riebe, Andrew, and Larr, Peter, Real Estate Appraisals: Recommendations to Reduce Risk, May 1995

Rodgers, Thomas, How to Hire the Right Appraiser, June 1995

S

Scranton, David F., *Private Banking...* Consumer Regulatory Compliance Issues, Part 1, May 1995

Scranton, David F., *Private Banking...* Consumer Regulatory Compliance Issues, Part 2, June 1995

Shi, J. Stephen, and Cooper, Susan H., *Issues in Lending...* The Effect of Environmental Costs on Financial Statements, Nov. 1994

Shuman, John R., Global Perspectives...The International Competitiveness of U.S. Banks, Aug. 1995

Slack, Cameron, Exporting U.S. Credit Principles to Russia, Feb. 1995

Slaybaugh, Charles, and Martin, J. Timothy, Lending to the Apparel Industry, Nov. 1994

Stansifer, William E., and Bromiley, Philip, Loan-Size Limits: A Simple Model, Dec. 1994

Stansifer, William E., Fair Lending Issues and Concerns, Jan. 1995

Stevenson, Bruce G., *Research Report...* Capital Flows and Loan Losses in Commercial Banking, Sept. 1994

Stevenson, Bruce G., and Fadil, Michael W., *Research Report...* Why Lending Crises Occur So Frequently, Nov. 1994

Strischek, Dev, *Spilled Milk...* The Fat Man of the Opera, Oct. 1994

Strischek, Dev, Teamwork and the Production-Policy Partnership, Jan. 1995

Strischek, Dev, and Messer, LaJuan, Lending to Bridal Shops, Feb. 1995

Strischek, Dev, and Love, Lisa, Lending to Child-Care Centers, May 1995

Strischek, Dev, Cash Flow Projections for Contractors Revisited, June 1995

Sturm, Pamela L., *Ag Lending...* How One Bank Obtains CPA-Prepared Statements from Ag Borrowers, Oct. 1994

Sumner, Sarah J., Lending to Nursing Homes, Dec. 1994

W

Ward, Terry, Using Information from the Statement of Cash Flows to Predict Insolvency, Mar. 1995

Wilburn, Nancy L., and Kilpatrick, Robert G., *Accounting Actions...* The Effects of SFAS No. 106 on Credit Analysis, Jan. 1995

Williams, Edward J., Risk Management Comes of Age, Jan. 1995

Wilner, Alfred, and Corbett, Steven R., Tips on Servicing Construction Loans, Oct. 1994

Wonneberger, Robert M., *Spilled Milk...* Exploring the Limits of a Limited Guaranty, July 1995

Wood, George, Lending to Shipowners, Aug. 1995